

PATENT

Paper No.

File: Carr-P1-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3693
Examiner	:	Karmis, Stefanos

MS: AAF
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Notice of Appeal; and
2. Petition for Extension of Time.

APPLICANTS CLAIM SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Date: January 9, 2009

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